

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael E Carey
Debtor

Case No. 23-02191-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Aug 08, 2024

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:

Recip ID	Recipient Name and Address
db	+ Michael E Carey, 150 Big Pine Lane, Jersey Shore, PA 17740-6985

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michelle McGowan	on behalf of Defendant Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee mimcgowan@raslg.com
Michelle McGowan	on behalf of Creditor Towd Point Mortgage Trust 2020-1 mimcgowan@raslg.com
Robert Shearer	on behalf of Defendant Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee rshearer@raslg.com

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Robert Shearer

on behalf of Creditor Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee
rshearer@raslg.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 13
	:	
Michael E. Carey,	:	Case No. 4:23-bk-02191-MJC
	:	
Debtor.	:	
	:	
Michael E. Carey,	:	
Objecting Party	:	
v.	:	
	:	
Towd Point Mortgage Trust 2020-1,	:	
U.S. Bank National Association, as	:	
Indenture Trustee,	:	
Respondents.	:	

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**ORDER OVERRULING DEBTOR'S
OBJECTION TO PROOF OF CLAIM NUMBER 3**

Upon consideration of Pro Se Debtor's Objection to Proof of Claim Number 3 of Towd Point Mortgage Trust 2020-1 c/o Select Portfolio Servicing, Inc. ("Creditor"), Dkt. # 64 ("Objection"), Respondent's Answer in response thereto, Dkt. # 77, Debtor's Response to Claimant's Answer, Dkt. # 80;

AND, after a hearing held on August 8, 2024, at which Debtor failed to appear;

AND, Creditor having met its burden that Proof of Claim No. 3 should be accorded *prima facie* evidentiary effect pursuant to Fed. R. Bankr. P. 3001(f);

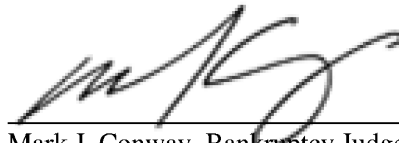
AND, once a claim is deemed to be *prima facie* valid, the burden of producing evidence to refute the claim falls upon the objector – here Debtor; *see In re Allegheny Int'l*, 954 F.2d 167, 173 (3d Cir. 1992); *In re Mayne*, 2015 WL 6459995, at *3, (Bankr. M.D. Pa. 2015); *In re Umstead*, 490 B.R. 186, 192 (Bankr. E.D. Pa. 2013);

AND, Debtor having failed to establish any evidence to refute the validity of the claim;

AND, for the reasons stated on the record;¹

It is hereby **ORDERED** that the Objection is **OVERRULED**.

By the Court,

A handwritten signature in black ink, appearing to read 'MJC', is written over a horizontal line.

Mark J. Conway, Bankruptcy Judge
Dated: August 8, 2024

¹ The Court's findings and conclusions were stated on the record in open court pursuant to F.R.B.P. 7052.